

I hereby certify that this paper (along with any paper referred to as being attached and enclosed) is being deposited with the U.S. Postal Service on the date shown below with sufficient postage as First Class Mail, in an envelope addressed to: MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Dated: 12/20/06

Signature: Joanne Ryan

(Joanne Ryan)

Docket No.: SPLT-P01-005  
(PATENT)

IFW  
\$

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of:  
Stender et al.

Application No.: 09/909,866

Confirmation No.: 3245

Filed: July 23, 2001

Art Unit: 3626

For: SYSTEM AND METHOD FOR PROVIDING  
WEB-BASED INSURANCE DATA  
PROCESSING SERVICES TO USERS

Examiner: R. S. Glass

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT (IDS)**

MS Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Pursuant to 37 CFR 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Supplemental Information Disclosure Statement is filed more than three months after the U.S. filing date, OR more than three months after the date of entry of the national stage of a PCT application, AND after the mailing date of the first Office Action on the merits, whichever occurs first, but before the mailing date of a Final Office Action or Notice of Allowance (37 CFR 1.97(c)).

12/28/2006 MBELETE1 00000027 181945 09909866

01 FC:1806 180.00 DA

In accordance with 37 CFR 1.98(a)(2)(ii), Applicant has not submitted copies of U.S. patents and U.S. patent applications. Applicant submits herewith copies of non-patent literature in accordance with 37 CFR 1.98(a)(2).


In accordance with 37 CFR 1.97(g), the filing of this Supplemental Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(a) exists. In accordance with 37 CFR 1.97(h), the filing of this Supplemental Information Disclosure Statement shall not be construed to be an admission that any patent, publication or other information referred to therein is "prior art" for this invention unless specifically designated as such.

It is submitted that the Supplemental Information Disclosure Statement is in compliance with 37 CFR 1.98 and the Examiner is respectfully requested to consider the listed references.

Please charge our Deposit Account No. 18-1945 in the amount of \$180.00 covering the fee set forth in 37 CFR 1.17(p). The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 18-1945, under Order No. SPLT-P01-005. A duplicate copy of this paper is enclosed.

Dated: 12/20/06

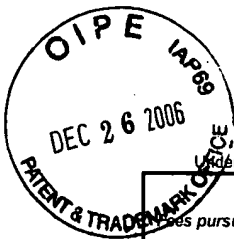
Respectfully submitted,

By   
Edward A. Gordon, Esq.

Registration No.: 54,130

FISH & NEAVE IP GROUP, ROPES & GRAY  
LLP

One International Place  
Boston, Massachusetts 02110-2624  
(617) 951-7000  
(617) 951-7050 (Fax)  
Attorneys/Agents For Applicant



PTO/SB/17 (07-06)  
Approved for use through 01/31/2007. OMB 0651-0032  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE  
Under the Paperwork Reduction Act of 1995, no person are required to respond to a collection of information unless it displays a valid OMB control number.

|   |  |                          |                 |
|---|--|--------------------------|-----------------|
| <b>Effective on 12/08/2004.</b><br>Pursuant to the Consolidated Appropriations Act, 2005 (H.R. 4818). |  | <b>Complete if Known</b> |                 |
| <b>FEE TRANSMITTAL</b><br><b>For FY 2005</b>  |  | Application Number       | 09/909,866      |
|   |  | Filing Date              | July 23, 2001   |
|   |  | First Named Inventor     | Mark J. Stender |
|   |  | Examiner Name            | R. S. Glass     |
|   |  | Art Unit                 | 3626            |
| <input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27                        |  | Attorney Docket No.      | SPLT-P01-005    |
| <b>TOTAL AMOUNT OF PAYMENT</b>  |  | <b>(\$)</b>              | <b>180.00</b>   |

|   |   |
|---|---|
| <b>METHOD OF PAYMENT</b> (check all that apply)   |   |
| <input type="checkbox"/> Check  | <input type="checkbox"/> Credit Card  |
| <input type="checkbox"/> Money Order  | <input type="checkbox"/> None   |
| <input type="checkbox"/> Other (please identify): _____   |   |
| <input checked="" type="checkbox"/> Deposit Account   | Deposit Account Number: <u>18-1945</u> Deposit Account Name: <u>Fish &amp; Neave IP Group, Ropes &amp; Gray LLP</u> |
| For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)                |   |
| <input checked="" type="checkbox"/> Charge fee(s) indicated below   | <input type="checkbox"/> Charge fee(s) indicated below, except for the filing fee                                   |
| <input checked="" type="checkbox"/> Charge any additional fee(s) or underpayment of fee(s) under 37 CFR 1.16 and 1.17 | <input checked="" type="checkbox"/> Credit any overpayments   |

|   |                     |   |                      |                                  |                         |                     |                       |
|---|---------------------|---|----------------------|----------------------------------|-------------------------|---------------------|-----------------------|
| <b>FEE CALCULATION</b>  |                     |   |                      |                                  |                         |                     |                       |
| <b>1. BASIC FILING, SEARCH, AND EXAMINATION FEES</b>  |                     |   |                      |                                  |                         |                     |                       |
|   | <b>FILING FEES</b>  |   | <b>SEARCH FEES</b>   |                                  | <b>EXAMINATION FEES</b> |                     |                       |
|   |                     | <b>Small Entity</b>                                     |                      | <b>Small Entity</b>              |                         | <b>Small Entity</b> |                       |
| <b>Application Type</b>   | <b>Fee (\$)</b>     | <b>Fee (\$)</b>   | <b>Fee (\$)</b>      | <b>Fee (\$)</b>                  | <b>Fee (\$)</b>         | <b>Fee (\$)</b>     | <b>Fees Paid (\$)</b> |
| Utility   | 300                 | 150   | 500                  | 250                              | 200                     | 100                 |                       |
| Design  | 200                 | 100   | 100                  | 50                               | 130                     | 65                  |                       |
| Plant   | 200                 | 100   | 300                  | 150                              | 160                     | 80                  |                       |
| Reissue   | 300                 | 150   | 500                  | 250                              | 600                     | 300                 |                       |
| Provisional   | 200                 | 100   | 0                    | 0                                | 0                       | 0                   |                       |
| <b>2. EXCESS CLAIM FEES</b>   |                     |   |                      |                                  |                         |                     |                       |
| <b>Fee Description</b>  |                     |   |                      |                                  |                         | <b>Small Entity</b> |                       |
|   |                     |   |                      |                                  |                         | <b>Fee (\$)</b>     | <b>Fee (\$)</b>       |
| Each claim over 20 (including Reissues)   |                     |   |                      |                                  |                         | 50                  | 25                    |
| Each independent claim over 3 (including Reissues)  |                     |   |                      |                                  |                         | 200                 | 100                   |
| Multiple dependent claims   |                     |   |                      |                                  |                         | 360                 | 180                   |
| <b>Total Claims</b>   | <b>Extra Claims</b> | <b>Fee (\$)</b>   | <b>Fee Paid (\$)</b> | <b>Multiple Dependent Claims</b> |                         |                     |                       |
|   |                     |   |                      | <b>Fee (\$)</b>                  | <b>Fee Paid (\$)</b>    |                     |                       |
| HP = highest number of total claims paid for, if greater than 20.   |                     |   |                      |                                  |                         |                     |                       |
| <b>Indep. Claims</b>  | <b>Extra Claims</b> | <b>Fee (\$)</b>   | <b>Fee Paid (\$)</b> |                                  |                         |                     |                       |
|   |                     |   |                      |                                  |                         |                     |                       |
| HP = highest number of independent claims paid for, if greater than 3.  |                     |   |                      |                                  |                         |                     |                       |
| <b>3. APPLICATION SIZE FEE</b>  |                     |   |                      |                                  |                         |                     |                       |
| If the specification and drawings exceed 100 sheets of paper (excluding electronically filed sequence or computer listings under 37 CFR 1.52(e)), the application size fee due is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s). |                     |   |                      |                                  |                         |                     |                       |
| <b>Total Sheets</b>   | <b>Extra Sheets</b> | <b>Number of each additional 50 or fraction thereof</b> |                      | <b>Fee (\$)</b>                  | <b>Fee Paid (\$)</b>    |                     |                       |
|   |                     |   |                      |                                  |                         |                     |                       |
| - 100 = _____ /50 _____ (round up to a whole number) x _____ = _____  |                     |   |                      |                                  |                         |                     |                       |
| <b>4. OTHER FEE(S)</b>  |                     |   |                      |                                  |                         |                     |                       |
|   |                     |   |                      |                                  |                         |                     | <b>Fees Paid (\$)</b> |
| Non-English Specification, \$130 fee (no small entity discount)   |                     |   |                      |                                  |                         |                     |                       |
| Other (e.g., late filing surcharge): 1806 Submission of an Information Disclosure Statement   |                     |   |                      |                                  |                         |                     | 180.00                |

|                     |                        |                                   |                |
|---------------------|------------------------|-----------------------------------|----------------|
| <b>SUBMITTED BY</b> |                        |                                   |                |
| Signature           |                        | Registration No. (Attorney/Agent) | 54,130         |
| Name (Print/Type)   | Edward A. Gordon, Esq. | Telephone                         | (617) 951-7066 |
|                     |                        | Date                              | 12/20/06       |

|  |   |
|--|---|
| I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being deposited with the U.S. Postal Service on the date shown below with sufficient postage as First Class Mail, in an envelope addressed to: MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA, 22313-1450. |   |
| Dated: <u>12/20/06</u>   | Signature: <u>Joanne Ryan</u> (Joanne Ryan) |



PTO/SB/08a/b (07-06)

Approved for use through 09/30/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

|  |   |    |   |                          |                 |
|--|---|----|---|--------------------------|-----------------|
| Substitute for form 1449A/B/PTO<br><br><b>INFORMATION DISCLOSURE<br/>STATEMENT BY APPLICANT</b><br><br>(Use as many sheets as necessary) |   |    |   | <b>Complete if Known</b> |                 |
|  |   |    |   | Application Number       | 09/909,866      |
|  |   |    |   | Filing Date              | July 23, 2001   |
|  |   |    |   | First Named Inventor     | Mark J. Stender |
|  |   |    |   | Art Unit                 | 3626            |
|  |   |    |   | Examiner Name            | R. S. Glass     |
| Sheet  | 1 | of | 2 | Attorney Docket Number   | SPLT-P01-005    |

| U.S. PATENT DOCUMENTS |                       |  |                                |  |   |
|-----------------------|-----------------------|--|--------------------------------|--|---|
| Examiner Initials*    | Cite No. <sup>1</sup> | Document Number                          | Publication Date<br>MM-DD-YYYY | Name of Patentee or<br>Applicant of Cited Document | Pages, Columns, Lines, Where<br>Relevant Passages or Relevant<br>Figures Appear |
|                       |                       | Number-Kind Code <sup>2</sup> (if known) |                                |  |   |
|                       | AM                    | US-2002-0111725                          | 08/2002                        | Burge, John R.                                     |   |
|                       | AN                    | US-2002-0111835                          | 08/2002                        | Hele et al   |   |
|                       | AO                    | US-2002-0188484                          | 12/2002                        | Grover et al                                       |   |
|                       | AP                    | US-2003-0093302                          | 05/2003                        | Quido et al  |   |
|                       | AQ                    | US-5,655,085                             | 08-05-1997                     | Ryan et al   |   |
|                       | AR                    | US-5,768,578                             | 06-16-1998                     | Kirk et al   |   |
|                       | AS                    | US-5,870,719                             | 02-09-1999                     | Maritzen et al                                     |   |
|                       | AT                    | US-5,873,066                             | 02-16-1999                     | Underwood et al                                    |   |
|                       | AU                    | US-5,926,817                             | 07-20-1999                     | Christeson et al                                   |   |
|                       | AV                    | US-5,956,691                             | 09-21-1999                     | Powers   |   |
|                       | AW                    | US-5,978,799                             | 11-02-1999                     | Hirsch   |   |
|                       | AX                    | US-5,987,434                             | 11-16-1999                     | Libman   |   |
|                       | AY                    | US-6,078,890                             | 06-20-2000                     | Mangin et al                                       |   |
|                       | AZ                    | US-6,144,944                             | 11-07-2000                     | Kurtzman II et al                                  |   |
|                       | AA1                   | US-6,175,831                             | 01-16-2001                     | Weinreich et al                                    |   |

| FOREIGN PATENT DOCUMENTS |                       |   |                  |   |   |                |
|--------------------------|-----------------------|---|------------------|---|---|----------------|
| Examiner Initials*       | Cite No. <sup>1</sup> | Foreign Patent Document   | Publication Date | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear | T <sup>6</sup> |
|                          |                       | Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (if known) | MM-DD-YYYY       |   |   |                |
|                          |                       |   |                  |   |   |                |

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. \* CITE NO.: Those application(s) which are marked with an single asterisk (\*) next to the Cite No. are not supplied (under 37 CFR 1.98(a)(2)(iii)) because that application was filed after June 30, 2003 or is available in the IFW. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

| NON PATENT LITERATURE DOCUMENTS |                       |   |                |
|---------------------------------|-----------------------|---|----------------|
| Examiner Initials               | Cite No. <sup>1</sup> | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T <sup>2</sup> |
|                                 | CB                    | A Powerful Offering. Distribution Management Briefing (3/2000)  |                |
|                                 | CC                    | Anthem Health of New York Brings Group Health Insurance To The Web; Anthem Site Gives Employers and Brokers Immediate Group Quotes Online. Business Wire (4/8/1999)   |                |
|                                 | CD                    | CitX Announces New Internet-Based E Commerce Platform for Insurance Companies to Automate Marketing, Underwriting, and Distribution of Insurance Products. PR Newswire (9/21/1998)  |                |
|                                 | CE                    | Commonwealth Bank Takes Net Honors. Retail Banker International. (4/22/99)  |                |
|                                 | CF                    | Grigonis, Richard. App Gens: More Than Just IVR. Computer Telephony. 7:9, 54 (9/99)   |                |
|                                 | CG                    | HomeCom and Progressive Auto Insurance Delivering Online Insurance; Automobile and Motorcycle Insurance Will be Available Using the Internet. Business Editors. Business Wire. pp 1-3 (5/14/99)   |                |
|                                 | CH                    | Insure.com Announces October Launch of CARS(SM) by PR Newswire. pp 1-3. New York (9/28/99)  |                |

|                    |  |                 |  |
|--------------------|--|-----------------|--|
| Examiner Signature |  | Date Considered |  |
|--------------------|--|-----------------|--|

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

|   |   |    |   |                          |                 |
|---|---|----|---|--------------------------|-----------------|
| Substitute for form 1449A/B/PTO<br><br><b>INFORMATION DISCLOSURE<br/>STATEMENT BY APPLICANT</b><br><br><i>(Use as many sheets as necessary)</i> |   |    |   | <b>Complete if Known</b> |                 |
|   |   |    |   | Application Number       | 09/909,866      |
|   |   |    |   | Filing Date              | July 23, 2001   |
|   |   |    |   | First Named Inventor     | Mark J. Stender |
|   |   |    |   | Art Unit                 | 3626            |
|   |   |    |   | Examiner Name            | R. S. Glass     |
| Sheet   | 2 | of | 2 | Attorney Docket Number   | SPLT-P01-005    |

|  |    |  |  |
|--|----|--|--|
|  | CI | Money-Go-Round: Driving a Deal On-Line: The Internet Offers Cheap Quotes for Car Insurance. Daily Telegraph (7/11/98)  |  |
|  | CJ | New Opportunities To Sell Insurance Products (Emerge For Banks). Bank Marketing. 32:10 (10/2000)   |  |
|  | CK | Savage, Terry. Web site lets you compare car insurance quotes. Chicago Sun-Times, Chicago, IL, p. 49 (7/18/99)   |  |
|  | CL | Shopping For Car Insurance Online Doesn't Kill the Pain. Mixed Results: Digging For Quotes Can Be Frustrating, But It Beats Phone Tag With Agents. Atlanta Constitution (2/7/00) |  |
|  | CM | Technology Update. American Agent & Broker. 71:7 (7/99)  |  |
|  | CN | Yen, J. et al. Collaborative and Scalable Financial Analysis with Multi-Agent Technology. Proceedings of the 32nd Hawaii International Conference on System Sciences. (3/99)     |  |

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>Applicant is to place a check mark here if English language Translation is attached.

|                       |  |                    |  |
|-----------------------|--|--------------------|--|
| Examiner<br>Signature |  | Date<br>Considered |  |
|-----------------------|--|--------------------|--|